

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

17-31749-CMG

KIM N. ROBERTS,

Judge:

CHRISTINE M. GRAVELLE

Debtor(s)

**Chapter 13 Plan and Motions**

<input type="checkbox"/> Original	<input checked="" type="checkbox"/> Modified/Notice Required	Date: <u>July 1, 2019</u>
<input type="checkbox"/> Motions Included	<input type="checkbox"/> Modified/No Notice Required	

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW

Initial Debtor: KNR

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 250 per month to the Chapter 13 Trustee, starting on November 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description: Debtor's principal residence located at 32 Saxony Court, Manchester, New Jersey

Proposed date for completion: December 31, 2019

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	NONE	\$ 0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
WELLS FARGO BANK, N.A.	FIRST MORTGAGE SECURED TO REAL PROPERTY LOCATED AT 32 SAXONY COURT, MANCHESTER, NEW JERSEY	\$37,212.52	N/A	\$3,500.00 through plan distributions and remainder of arrearage to be cured	\$1,700.00 estimated monthly contractual payment

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

TOYOTA LEASE TRUST, TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001, (Claim Numbers 2-1 and 2-2 with regard to 2015 Toyota Camry

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Lease Trust	\$0.00	Lease of 2016 Toyota Corolla	Debtor to assume lease and continue payments	\$199.75 per month

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Avram D. White, Counsel to the Debtor

3) Wells Fargo Bank, N.A.

4) Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 14, 2018.

Explain below <b>why</b> the plan is being modified: To extend loan modification date to address pending Motion to Dismiss	Explain below <b>how</b> the plan is being modified: Extension of loan modification deadline
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 1, 2019

/s/ Kim N. Roberts

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: July 1, 2019

/s/ Avram D. White

Attorney for Debtor(s)

In re:  
Kim N Roberts  
Debtor

Case No. 17-31749-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 82

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db +Kim N Roberts, 32 Saxony Circle, Manchester, NJ 08759-6193  
517144233 +Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014  
517144232 +Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014  
517144234 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
517144235 +Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801  
517144255 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citibank, N.A., 7930 NW 110th St., Kansas City, MO 64153)  
517144254 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195)  
517144249 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
517144238 Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147  
517373430 +Calvary SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,  
Tucson, AZ 85712-1083  
517144250 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
517144251 Citibank, PO Box 6004, Sioux Falls, SD 57117-6004  
517144252 Citibank, PO Box 6405, The Lakes, NV 88901-6405  
517144257 +Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870  
517144258 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
517144259 Citicards CBNA, PO Box 6241, lbs CDV Disputes, Sioux Falls, SD 57117-6241  
517144262 #+Comenity Bank, #100, 2795 E Cottonwood Pkwy., Salt Lake City, UT 84121-7090  
517144269 Credit One Bank, attn: LVNV Funding, PO Box 385908, Minneapolis, MN 55438-5908  
517144275 +Department Stores National Bank, 701 E 60th Street N., Sioux Falls, SD 57104-0432  
517144274 +Department Stores National Bank, attn: Associated Recovery Systems, PO Box 469046,  
Escondido, CA 92046-9046  
517292535 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
517144276 +Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
517144277 +Department Stores National Bank/ Macy's, Po Box 8218, Mason, OH 45040-8218  
517144272 +Department of Veterans Affairs, Lyons Campus, 151 Knollcroft Road, Lyons, NJ 07939-5001  
517144273 +Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269  
517144280 +Internal Revenue Service, PO Box 025, Atlanta, GA 30301-0025  
517144289 +Macy's, PO Box 8112, Mason, OH 45040-8112  
517144287 Macy's, PO Box 8108, Mason, OH 45040  
517144290 Macy's, PO Box 8102, Mason, OH 45040  
517144288 Macy's, PO Box 4580, Carol Stream, IL 60197-4580  
517144286 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
517370682 #+Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047  
517144295 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
517481107 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517190497 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
517144299 +Toyota Motor Credit, 260 Interstat North, Circle, NW 12th Floor, Atlanta, GA 30339-2210  
517144298 +Toyota Motor Credit, Attn: USCB, Inc., 1440 N. Harbor Blvd., #515,  
Fullerton, CA 92835-4118  
517144307 US Department of Education, PO Box 4222, Iowa City, IA 52244  
517144306 +US Department of Education, PO Box 1027, Skokie, IL 60076-8027  
517144309 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
517144305 +US Department of Education, National Payment Center, PO Box 4169,  
Greenville, TX 75403-4169  
517144308 +US Department of Education, Attn: Account Control Technology, PO Box 11750,  
Bakersfield, CA 93389-1750  
517144302 +United States Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
517144303 United States Department of Education, PO Box 7202, Utica, NY 13504-7202  
517197135 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
1000 Blue Gentian Road, Eagan, MN 55121-7700  
517144312 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962  
517144314 +Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
517144311 +Wells Fargo Home Mortgage, MAC X7801-03K, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
517144313 +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355  
517144310 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2019 11:27:45 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2019 11:27:42 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517144247 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:33:55  
Capital One Bank USA NA, 15000 Capital One Drive, PO # EPUS2-0000473587,  
Henrico, VA 23238  
517144236 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:33:55 Capital One,  
15000 Capital One Dr, Richmond, VA 23238

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 82

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517144242 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:56 Capital One Bank,  
PO Box 71083, Charlotte, NC 28272-1083  
517144241 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:55 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
517144243 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:23 Capital One Bank,  
PO Box 650007, Dallas, TX 75265-0007  
517144237 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:55 Capital One Bank,  
PO Box 30253, Salt Lake City, UT 84130-0253  
517144239 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:23 Capital One Bank,  
PO Box 85147, Richmond, VA 23276-0001  
517144245 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:34:56 Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144244 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:33:55 Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
517144246 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:33:55 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
517144263 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2019 11:27:33 Comenity Bank,  
PO Box 182789, Columbus, OH 43218-2789  
517144260 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2019 11:27:33 Comenity Bank,  
PO Box 183003, Columbus, OH 43218-3003  
517144261 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2019 11:27:33 Comenity Bank,  
PO BOX 183789, Columbus, OH 43218-2789  
517144264 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2019 11:27:33 Comenity Capital/ HSN,  
995 W 122nd Ave, Westminster, CO 80234-3417  
517144265 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2019 11:27:34 Comenity Capital/ULTA,  
Po Box 182120, Columbus, OH 43218-2120  
517144267 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 12 2019 04:34:33 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
517144266 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 12 2019 04:34:00 Credit One Bank,  
PO Box 60500, City Of Industry, CA 91716-0500  
517144270 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 12 2019 04:33:59 Credit One Bank NA,  
PO Box 98875, Las Vegas, NV 89193-8875  
517144271 +E-mail/Text: DMCCO.VBASPL@va.gov Jul 12 2019 11:28:27 Department of Veteran Affairs,  
Debit Management Center, PO Box 11930, Saint Paul, MN 55111-0930  
517144278 +E-mail/Text: electronicbkydocs@nelnet.net Jul 12 2019 11:27:47 Dept Of Education/NELNET,  
121 S 13th St, Lincoln, NE 68508-1904  
517144283 E-mail/Text: cio.bncmail@irs.gov Jul 12 2019 11:27:06 Internal Revenue Service,  
ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
517370884 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 12 2019 04:34:02  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBW, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517369620 E-mail/Text: bkr@cardworks.com Jul 12 2019 11:26:29 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517144291 +E-mail/Text: bkr@cardworks.com Jul 12 2019 11:26:29 Merrick Bank Corp, Po Box 9201,  
Old Bethpage, NY 11804-9001  
517144292 +E-mail/Text: electronicbkydocs@nelnet.net Jul 12 2019 11:27:47 Nelnet Lns,  
3015 S Parker Road, Suite 400, Aurora, CO 80014-2904  
517144293 +E-mail/Text: electronicbkydocs@nelnet.net Jul 12 2019 11:27:47 Nelnet Loan Services,  
3015 S Parker Road, Suite 425, Aurora, CO 80014-2904  
517290177 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 12 2019 04:33:58  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517290212 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 12 2019 04:34:59  
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541  
517362282 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 11:27:37  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517168461 +E-mail/Text: electronicbkydocs@nelnet.net Jul 12 2019 11:27:47  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517144304 US Department of Education, 401 S State Street, Room 700F, PO Box 61735  
517144253\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank, PO Box 6531, The Lakes, NV 88901)  
517144256\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank, N.A., PO Box 6615, The Lakes, NV 88901)  
517144240\* +Capital One Bank, PO Box 85147, Richmond, VA 23276-0001  
517144248\* Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144268\* Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
517144282\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 745, District Director,  
Chicago, IL 60690)  
517144284\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)

District/off: 0312-3

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Form ID: pdf901

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Total Noticed: 82

Date Rcvd: Jul 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517144279\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
517144281\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Functions,  
PO Box 724, Springfield, NJ 07081)  
517144285\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517144294\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409-9490)  
517144297\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350,  
Parsippany, NJ 07054)  
517144296\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Ste. 350,  
Parsippany, NJ 07054)  
517144300\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517144301\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13,  
Torrance, CA 90509-2958)  
517207999\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Avram D White on behalf of Debtor Kim N Roberts clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestc  
ase.com  
Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, NA cwohlrab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jill Manzo on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9